



Debtor 1	Case number (if known)	
<b>Mystery Nicole Schappell</b>	<b>1:23-bk-00051</b>	
	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here .....</b> → 4.	<b>\$3,114.24</b>	
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$553.81</b>	
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	
5e. Insurance	5e. <b>\$0.00</b>	
5f. Domestic support obligations	5f. <b>\$40.00</b>	
5g. Union dues	5g. <b>\$0.00</b>	
5h. Other deductions. Specify: <b>See continuation sheet</b>	5h. + <b>\$65.83</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	<b>6. \$659.64</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$2,454.60</b>	
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm	8a. <b>\$0.00</b>	
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. <b>\$0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. <b>\$0.00</b>	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. <b>\$0.00</b>	
8e. Social Security	8e. <b>\$0.00</b>	
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. <b>\$0.00</b>	
8g. Pension or retirement income	8g. <b>\$0.00</b>	
8h. Other monthly income. Specify: <b>See continuation sheet</b>	8h. + <b>\$1,800.00</b>	
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$1,800.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$4,254.60</b>	+ _____ = <b>\$4,254.60</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <b>\$4,254.60</b>	
Combined monthly income		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <b>None.</b>		
<input type="checkbox"/> Yes. Explain: _____		

**5h. Other Payroll Deductions (details)**

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
<u>LST</u>	\$4.33	
<u>Local</u>	\$55.49	
<u>SUI</u>	\$1.85	
<u>Garnishment Fee</u>	\$4.16	
<b>Totals:</b>	<b>\$65.83</b>	

**8h. Other Monthly Income (details)**

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
<u>Boyfriend's contribution</u>	\$600.00	
<u>Sons' contribution</u>	\$1,200.00	
<b>Totals:</b>	<b>\$1,800.00</b>	

**Fill in this information to identify your case:**

Debtor 1	<b>Mystery</b>	<b>Nicole</b>	<b>Schappell</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>MIDDLE DIST. OF PENNSYLVANIA</b>			
Case number (if known)	<b>1:23-bk-00051</b>		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J****Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- No. Go to line 2.  
 Yes. **Does Debtor 2 live in a separate household?**  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	27	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	24	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Boyfriend	46	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Granddaughter	10	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- No  
 Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

	<u>Your expenses</u>
<b>4. The rental or home ownership expenses for your residence.</b> Include first mortgage payments and any rent for the ground or lot.	4. <u>\$1,224.00</u>
<b>If not included in line 4:</b>	
4a. Real estate taxes	4a. _____
4b. Property, homeowner's, or renter's insurance	4b. _____
4c. Home maintenance, repair, and upkeep expenses	4c. _____
4d. Homeowner's association or condominium dues	4d. _____

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5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$500.00</u>
6b. Water, sewer, garbage collection	6b.	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$170.00</u>
6d. Other. Specify: _____	6d.	
7. Food and housekeeping supplies	7.	<u>\$350.00</u>
8. Childcare and children's education costs	8.	
9. Clothing, laundry, and dry cleaning	9.	<u>\$35.00</u>
10. Personal care products and services	10.	<u>\$50.00</u>
11. Medical and dental expenses	11.	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$443.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$15.00</u>
14. Charitable contributions and religious donations	14.	
15. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	<u>\$474.00</u>
15d. Other insurance. Specify: _____	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	
Specify: _____		
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 <b>2011 Ford Edge</b>	17a.	<u>\$300.00</u>
17b. Car payments for Vehicle 2	17b.	
17c. Other. Specify: _____	17c.	
17d. Other. Specify: _____	17d.	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	<u>\$44.00</u>
Alimony		
19. Other payments you make to support others who do not live with you.	19.	
Specify: _____		

Debtor 1 **Mystery Nicole Schappell**

Case number (if known) **1:23-bk-00051**

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

- |   |            |
|---|------------|
| 20a. Mortgages on other property                  | 20a. _____ |
| 20b. Real estate taxes                            | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses     | 20d. _____ |
| 20e. Homeowner's association or condominium dues  | 20e. _____ |

**21. Other.** Specify: \_\_\_\_\_

21. + \_\_\_\_\_

**22. Calculate your monthly expenses.**

- |   |                              |
|---|------------------------------|
| 22a. Add lines 4 through 21.  | 22a. _____ <b>\$3,605.00</b> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____                   |
| 22c. Add line 22a and 22b. The result is your monthly expenses.                       | 22c. _____ <b>\$3,605.00</b> |

**23. Calculate your monthly net income.**

- |   |                                |
|---|--------------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I.                                       | 23a. _____ <b>\$4,254.60</b>   |
| 23b. Copy your monthly expenses from line 22c above.  | 23b. - _____ <b>\$3,605.00</b> |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income. | 23c. _____ <b>\$649.60</b>     |

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:  
**None.**